



Order Filed on August 12, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

GILLMAN, BRUTON & CAPONE, LLC  
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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

**Edward J. and Patricia A. Krotulis**

Case No.: **19-16062 (MBK)**

Chapter **13**

Debtors

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**ORDER RESOLVING DISCOVER BANK'S  
OBJECTION TO CONFIRMATION OF PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: August 12, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor(s): **Edward J. and Patricia A. Krotulis**

Case No.: **19-16062 (MBK)**

Caption of Order: ***ORDER RESOLVING DISCOVER BANK'S OBJECTION TO  
CONFIRMATION***

Upon consideration of Discover Bank's ("Secured Creditor") objection to confirmation of the Chapter 13 plan (at docket number 19), and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. That the Debtors shall continue to make regular monthly mortgage payments directly to Discover Bank as contemplated by the Debtors' Chapter 13 Plan.
2. Discover Bank shall amend its proof of claim within 10 days of the entry of this Order to provide for any pre-petition arrears that it claims may be owed by the Debtors.
3. The term of the Mortgage Note owed by the Debtors to Discover Bank shall mature in January 2024. In the event there is any balance owed by the Debtors at the time the Mortgage Note terms, the Debtors shall pay that balance on the Note to Discover Bank no later than January 30, 2024.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Edward J Krotulis  
Patricia A Krotulis  
Debtors

Case No. 19-16062-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.  
db/jdb +Edward J Krotulis, Patricia A Krotulis, 721 Skoog Court, Brick, NJ 08724-5106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marc C Capone on behalf of Debtor Edward J Krotulis 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com  
Marc C Capone on behalf of Joint Debtor Patricia A Krotulis 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com  
Nicholas V. Rogers on behalf of Creditor LYONS MORTGAGE SERVICES, INC. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor LYONS MORTGAGE SERVICES, INC. nj.bkecf@fedphe.com  
Robert P. Saltzman on behalf of Creditor Discover Bank dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9